

The Truth About FEMA Assistance



✘ MYTHS

Myth: I'm a renter. I thought FEMA assistance was only for homeowners.

Myth: FEMA is running out of money.

Myth: FEMA assistance could affect my Social Security benefits, taxes, food stamps or Medicaid.

Myth: If I disagree with a FEMA decision letter, I can only file an appeal once.

Myth: If I receive disaster assistance from FEMA, I will have to pay it back.

Myth: My income is too high or too low to qualify for FEMA assistance.

Myth: I can't receive assistance if I've already cleaned up the damage.

✔ FACTS

➔ **Fact:** FEMA assistance is not just for homeowners. FEMA may provide assistance to help renters who lost personal property or were displaced.

➔ **Fact:** FEMA has adequate funding to support all our current operations. As long as you apply by the deadline of April 1, qualified applicants will receive assistance.

➔ **Fact:** FEMA assistance does not affect benefits from other federal programs and is not considered taxable income.

➔ **Fact:** Every time you receive a determination letter from FEMA, you have the right to appeal. With each appeal letter, you must include new documentation to support your claim and submit it within 60 days of the date on FEMA's letter.

➔ **Fact:** The money FEMA provides to disaster survivors are grants, which do not have to be repaid.

➔ **Fact:** FEMA does not consider your income when evaluating your application. However, you will be asked financial questions during the application process to help determine eligibility for the Small Business Administration's (SBA) long term, low interest disaster loans.

➔ **Fact:** You can still apply for FEMA assistance even if you've completed repairs. Submit photos of the damage and receipts for all repairs with your application.